

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William L. Thomas  
 Loretta Thomas  
 Debtors

Case No. 14-19151-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb  
 smg +William L. Thomas, Loretta Thomas, 2919 Hay Terrace, Easton, PA 18045-2549  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13426065 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: The Home Depot, P.O. Box 653000, Dallas, TX 75265)  
 14187938 +Chrysler Capital, P.O. Box 961272, Fort Worth, TX 76161-0272  
 13552384 +David S. Gellert, Esquire, 1244 Hamilton Street, Allentown, PA 18102-4699  
 13426057 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 5050 Kinglsey, 1MOC2J, Cincinnati, OH 45263)  
 13440364 +Fifth Third Mortgage Company, ALEXANDRA T. GARCIA, McCabe, Weisberg & Conway, P.C.,  
 123 South Broad Stret, Suite 1400, Philadelphia, PA 19109-1060  
 13426060 +Lourdes Medical Center, P.O. Box 822112, Philadelphia, PA 19182-2112  
 13429830 +Mortgage Research Center, JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street,  
 Suite 5000, Philadelphia, PA 19106-1541  
 13508900 +Mortgage Research Center, LLC d/b/a Veterans Unite, Cenlar, FSB, 425 Philips Blvd,  
 Ewing, NJ 08618-1430  
 13426061 +Orthopedic Assoc. of Aquatic Therapy, 3735 Easton Nazareth Highway Suite 101,  
 Easton, PA 18045-8345  
 13426062 +PennStar Bank, P.O. Box 149, Canajoharie, NY 13317-0149  
 14026726 +Pingora Loan Servicing, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 13426063 +Rutgers, Student Accounting Services, Camden Bursar's Office, 311 North 5th Street,  
 Camden, NJ 08102-1405  
 13489241 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13426067 +Veterans United Home Loans, P.O. Box 77404, Trenton, NJ 08628-6404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 11 2018 02:26:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 11 2018 02:26:24 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14187940 +EDI: CINGMIDLAND.COM Dec 11 2018 07:19:00 AT&T Mobility, 17000 Cantrell Road,  
 Little Rock, AR 72223-4266  
 13426055 +EDI: CAPITALONE.COM Dec 11 2018 07:20:00 Cabela's Club Visa, P.O. Box 82519,  
 Lincoln, NE 68501-2519  
 13426056 EDI: CAPITALONE.COM Dec 11 2018 07:20:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 13426059 +EDI: IRS.COM Dec 11 2018 07:21:00 Department of The Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 13529365 +E-mail/Text: tdawson@advfcu.org Dec 11 2018 02:26:16 Department of Veterans Affairs,  
 Office of Regional Counsel 310/02, 5000 Wissahickon Avenue, Philadelphia, PA 19144-4867  
 13426058 +EDI: RMSC.COM Dec 11 2018 07:21:00 GE Capital Retail Bank, P.O. Box 965033,  
 Orlando, FL 32896-5033  
 13463838 +E-mail/Text: bankruptcy@nbtbank.com Dec 11 2018 02:26:24 NBT Bank, NA, 52 South Broad St.,  
 Norwich, NY 13815-1699  
 13492746 EDI: PRA.COM Dec 11 2018 07:19:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13432670 EDI: RECOVERYCORP.COM Dec 11 2018 07:19:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13426064 +EDI: SEARS.COM Dec 11 2018 07:20:00 Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 13426066 EDI: USAA.COM Dec 11 2018 07:19:00 USAA Fed. Svgs. Bank, P.O. Box 47504,  
 San Antonio, TX 78265  
 13519432 EDI: CAPITALONE.COM Dec 11 2018 07:20:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,  
 PO BOX 82609, LINCOLN, NE 68501-2609  
 13437400 EDI: WFFC.COM Dec 11 2018 07:20:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657  
 13426068 +EDI: WFFC.COM Dec 11 2018 07:20:00 Wells Fargo Dealer Services, P.O. Box 25341,  
 Santa Ana, CA 92799-5341

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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Page 2 of 2  
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13471064\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Mortgage Company, Madisonville Ops Center,  
MD #1MOBBW, Cincinnati, OH 45263)  
13673256\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor FIFTH THIRD MORTGAGE COMPANY ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Fifth Third Mortgage Company ecfmail@mwc-law.com  
DAVID S. GELLERT on behalf of Debtor William L. Thomas dsगतn@rcn.com,  
r46641@notify.bestcase.com  
DAVID S. GELLERT on behalf of Joint Debtor Loretta Thomas dsगतn@rcn.com,  
r46641@notify.bestcase.com  
DENISE ELIZABETH CARLON on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans  
United Home Loans, a Missouri Limited Liability Company bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans  
United Home Loans, a Missouri Limited Liability Company bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
MARISA MYERS COHEN on behalf of Creditor Fifth Third Mortgage Company mcohen@mwc-law.com  
MATTEO SAMUEL WEINER on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
THOMAS I. PULEO on behalf of Creditor Mortgage Research Center, LLC d/b/a Veterans United  
Home Loans, a Missouri Limited Liability Company tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1	<u>William L. Thomas</u>	Social Security number or ITIN	<b>xxx-xx-3879</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Loretta Thomas</u>	Social Security number or ITIN	<b>xxx-xx-4504</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-19151-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William L. Thomas  
aka William Lee Thomas

Loretta Thomas

12/10/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**